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3676**UNITED STATES PATENT AND TRADEMARK OFFICE**

Examiner: Kyle, Michael J

Group Art Unit: 3676

Re: Application of: Taiichi MATSUO  
Serial No.: 09/731,071  
Filed: December 6, 2000  
For: ELECTRONIC SETTLING SYSTEM AND  
ELECTRONIC SETTLING METHOD

**NOTICE OF APPEAL FROM THE EXAMINER TO  
THE BOARD OF PATENT APPEALS AND INTERFERENCES**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

November 17, 2004

Dear Sir:

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the decision of the Examiner in the Final Office Action dated May 18, 2004 rejecting claims 1-18 and 20-33

The appeal fee of \$165.00 is submitted herewith. The Director is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 500518. A duplicate copy of this letter is enclosed.

11/23/2004 HALI11 00000002 500518 09731071

01 FC:2253		490.00 OP
02 FC:2401	5.00 DA	165.00 OP

Respectfully submitted,

By:

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I hereby certify that this correspondence and/or fee is being deposited with the United States Postal Service as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" on November 17, 2004.

STEINBERG &amp; RASKIN, P.C.

BY: